

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

IN RE: JUANITA J SMITH
5404-A ARMISTEAD LN
DUBLIN, OH 43017

Case No: 10-54127

Chapter 13

Judge: C KATHRYN PRESTON

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY**

The above case having been COMPLETED on December 05, 2014, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at www.13network.com.

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
130 E WILSON BRIDGE RD #200
WORTHINGTON, OH 43085-6300
(614)436-6700

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**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT
AND CASE HISTORY**

The Case was commenced on April 09, 2010.

The plan was confirmed on May 26, 2011.

The Case was concluded on December 05, 2014.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 11,721.60

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 7.00%

NAME OF CREDITIOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
ADT Security 00005 Unsecured	Not filed	0.00	0.00	0.00
AEP 00006 Administrative Priority	69.00	69.00	0.00	0.00
AMERICAN EXPRESS CENTURION BK 00008 Unsecured	13.98	13.98	0.00	0.00
Asset Acceptance LLC 00009 Unsecured	Not filed	0.00	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00051 Priority	989.31	989.31	0.00	0.00
ATTORNEY GENERAL STATE OF OHIO 00050 Unsecured	584.84	584.84	0.00	0.00
Capital One Bank 00013 Unsecured	Not filed	0.00	0.00	0.00
Central Ohio Primary Care CBO 00014 Unsecured	Not filed	0.00	0.00	0.00
CITIFINANCIAL 00002 Unsecured	Surrendered	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
CITIFINANCIAL 00001 Secured-506	2,000.00	2,000.00	225.94	0.00
CITIFINANCIAL 10001 Unsecured	587.93	587.93	0.00	0.00
CITIFINANCIAL 00018 Claim Withdrawn	0.00	0.00	0.00	0.00
CITIFINANCIAL 00019 Claim Withdrawn	0.00	0.00	0.00	0.00
CITY OF COLUMBUS 00021 Unsecured	12.62	12.62	0.00	0.00
Columbia Gas Of Ohio 00020 Unsecured	7.20	7.20	0.00	0.00
Columbus Cardiology C-East 00022 Unsecured	Not filed	0.00	0.00	0.00
Dell Financial Services 00023 Unsecured	Not filed	0.00	0.00	0.00
DISCOVER BANK 00024 Unsecured	202.69	202.69	0.00	0.00
eCAST SETTLEMENT CORPORATION 00010 Unsecured	167.92	167.92	0.00	0.00
eCAST SETTLEMENT CORPORATION 00011 Unsecured	Not filed	0.00	0.00	0.00
eCAST SETTLEMENT CORPORATION 00012 Unsecured	104.21	104.21	0.00	0.00
eCAST SETTLEMENT CORPORATION 00060 Unsecured	413.86	413.86	0.00	0.00
eCAST SETTLEMENT CORPORATION 00061 Unsecured	274.62	274.62	0.00	0.00
Emergency Services, Inc. 00025 Unsecured	Not filed	0.00	0.00	0.00
Emergency Services, Inc. 00026 Unsecured	Not filed	0.00	0.00	0.00
Emergency Services, Inc. 00027 Unsecured	Not filed	0.00	0.00	0.00
Insight 00029 Unsecured	Not filed	0.00	0.00	0.00
INSIGHT COMMUNICATIONS 00030 Unsecured	8.33	8.33	0.00	0.00
JUANITA J SMITH 00000 Debtor Refund	0.00	197.52	0.00	0.00
KEPLAR LAWN CARE 00033 Unsecured	Not filed	0.00	0.00	0.00
Lab Corp 00034 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00036 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00037 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00038 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00039 Unsecured	Not filed	0.00	0.00	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
MT CARMEL HEALTH 00040 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00041 Unsecured	Not filed	0.00	0.00	0.00
MT CARMEL HEALTH 00042 Unsecured	Not filed	0.00	0.00	0.00
Northeast Ohio Natural Gas Corp 00044 Unsecured	Not filed	0.00	0.00	0.00
Ohio Department Of Taxation 00045 Unsecured	Not filed	0.00	0.00	0.00
Ohio Department Of Taxation 00047 Unsecured	Not filed	0.00	0.00	0.00
Ohio Department of Taxation 00048 Unsecured	Not filed	0.00	0.00	0.00
Ohio Department of Taxation 00052 Unsecured	Not filed	0.00	0.00	0.00
ONE CALL LAWN CARE 00053 Unsecured	Not filed	0.00	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00043 Unsecured	503.96	503.96	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00017 Unsecured	121.84	121.84	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00028 Unsecured	909.72	909.72	0.00	0.00
PRA REC AGENT OF PORTFOLIO 00015 Unsecured	264.49	264.49	0.00	0.00
PRA Receivables Management, LLC 00016 Unsecured	Not filed	0.00	0.00	0.00
Radiology Incorporated 00054 Unsecured	Not filed	0.00	0.00	0.00
Radiology Incorporated 00055 Unsecured	Not filed	0.00	0.00	0.00
Radiology Incorporated 00056 Unsecured	Not filed	0.00	0.00	0.00
Radiology Incorporated 00057 Unsecured	Not filed	0.00	0.00	0.00
Rebecca L. Daum 00046 Unsecured	Not filed	0.00	0.00	0.00
RECOVERY MANAGEMENT SYSTEMS 00035 Unsecured	11.68	11.68	0.00	0.00
RECOVERY MANAGEMENT SYSTEMS 00031 Unsecured	10.64	10.64	0.00	0.00
RECOVERY MANAGEMENT SYSTEMS 00032 Unsecured	Not filed	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES 00007 Unsecured	238.10	238.10	0.00	0.00
Rossmann & Co. 00058 Unsecured	Not filed	0.00	0.00	0.00
SOUTH CENTRAL POWER 00059 Unsecured	6.73	6.73	0.00	0.00
STATE FARM BANK FSB 00003 Secured-506	813.44	813.44	91.90	0.00

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
United Collection Bureau, Inc. 00049 Unsecured	Not filed	0.00	0.00	0.00
WELLS FARGO HOME MORTGAGE 00004 Unsecured	Surrendered	0.00	0.00	0.00
Previously refunded during pendency of case	197.52	197.52		

SUMMARY OF CLAIMS ALLOWED AND PAID:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	2,813.44	1,058.31	63,504.96	0.00	197.52	67,574.23
PRIN PAID	2,813.44	1,058.31	4,445.36	0.00	197.52	8,514.63
INT PAID	317.84	0.00	0.00	0.00		317.84
				TOTAL PAID:		8,832.47

OTHER DISBURSEMENT UNDER ORDER OF COURT:

DEBTOR'S ATTORNEY	ALLOWED	TOTAL PAID
Michael T Gunner	2,500.00	2,500.00

COURT AND OTHER EXPENSES OF ADMINISTRATION:

TRUSTEE'S % FEE	OTHER COSTS	NOTICE FEES	TOTAL PAID
538.50	0.00	48.15	586.65

Dated: 12/18/2014

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
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CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Frank M. Pees, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Frank M. Pees

FRANK M. PEES TRUSTEE
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CERTIFICATE OF SERVICE

I hereby certify that on December 18, 2014, a copy of the foregoing Certification of Final Payment and Case History was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Asst. U.S. Trustee
Frank M. Pees
Michael T Gunner

and on the following by **ordinary U.S. Mail** addressed to:

JUANITA J SMITH
5404-A ARMISTEAD LN
DUBLIN, OH 43017

See Creditor Matrix

All Creditors and Parties in Interest

CitiFinancial, Inc.
CitiFinancial, Inc
PO Box 140489
Irving, TX 750140489

National Capital Management, LLC
8245 Tournament Drive
Suite 230
Memphis, TN 381250000

Ohio Department of Taxation
, 000000000

PRA Receivables Management, LLC
PO Box 41067
Norfolk, VA 235410000

Recovery Management Systems
Corporation
25 SE 2nd Avenue, Suite 1120
Miami, FL 331310000

Wells Fargo Bank, N.A.
, 000000000

CitiFinancial, Inc
P.O. Box 140489
Irving, TX 750140489

ADT Security
PO Box 650485
Dallas, TX 752650000

AEP
PO Box 24401
Canton, OH 447014401

American Electric Power
PO Box 2021
Roanoke, VA 240222121

American Express
c/o Becket and Lee
PO Box 3001
Malvern, PA 193550000

American Express Centurion Bank
c/o Becket and Lee LLP
POB 3001
Malvern, PA 193550701

Asset Acceptance LLC
PO Box 2036
Attn: Bankruptcy Dept.
Warren, MI 480902036

Asst US Trustee (Col)
Office of the US Trustee
170 North High Street
Suite 200
Columbus, OH 432150000

COLUMBIA GAS OF OHIO
200 CIVIC CENTER DRIVE, 11TH
FLOOR
COLUMBUS, OH 432150000

Capital One Bank
Attn: c/o TSYS Debt Management
PO Box 5155
Norcross, GA 300910000

Central Ohio Primary Care CBO
PO Box 712505
Cincinnati, OH 452710000

Citi
Attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 649150000

CitiFinancial
PO Box 499
Hanover, MD 210760000

CitiFinancial, Inc.
6003 East Main Street
Columbus, OH 432130000

CitiFinancial, Inc.
PO Box 70919
Charlotte, NC 282720919

CitiFinanical
PO Box 499
Hanover, MD 210760000

Citibank USA
attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 641950000

Citifinancial
1256 Hill Road North
Pickerington, OH 431478984

Citifinancial
Regional Specific Please Call
, 800922000

City of Columbus
Dept of Public Utilities
910 Dublin Rd
Columbus, OH 432150000

City of Columbus Dept of Public Utilities
910 Dublin Rd
Columbus, OH 432150000

Columbia Gas
PO Box 9001847
Louisville, KY 402901847

Columbus Cardiology C-East
PO Box 951139
Cleveland, OH 441930000

Dell Financial Services
Attn: Bankruptcy Dept.
12234 North IH35
Austin, TX 787530000

Discover Bank
Dfs Services LLC
PO Box 3025
New Albany, OH 430543025

Discover Financial
Attn: Bankruptcy Depatment
PO Box 3025
New Albany, OH 430540000

Emergency Services, Inc.
PO Box 713189
Columbus, OH 432710000

GE Money Bank
c/o Recovery Management Systems
Corporat
25 SE 2nd Ave Suite 1120
Miami, FL 331311605

HSBC/RS
HSBC Retail Services, Attn: Bankruptcy
PO Box 15522
Wilmington, DE 198500000

Household Realty Corp.
c/o PRA Receiveable Management, LLC
PO Box 12907
Norfolk, VA 235410000

Insight
PO Box 740273
Cincinnati, OH 452740273

JC Penney
Attn: Bankruptcy Dept
PO Box 103106
Roswell, GA 300760000

Keplar Lawn Care
PO Box 072106
Columbus, OH 432070000

LVNV Funding LLC its successors and assigns
assignee of American Express Bank
Resurgent Capital Services
PO Box 10587
Greenville, SC 296030587

Lab Corp
PO Box 2240
Burlington, NC 272162240

Lowes/MBGA
attn: Bankruptcy Department
PO Box 103106
Roswell, GA 300760000

Mount Carmel Health
PO Box 89458
Cleveland, OH 441016458

Mount Carmel Health
Self Pay Realization
6150 East Broad Street, 2nd Floor
Columbus, OH 432130000

National Capital Management, LLC.
8245 Tournament Drive
Suite 230
Memphis, TN 381250000

National City Bank
PO Box 94982
Cleveland, OH 441010000

National City Card Services
1 National City Parkway
Kalamazoo, MI 490090000

Northeast Ohio Natural Gas Corp
PO Box 94824
Cleveland, OH 441014824

Ohio Department of Taxation
Bankruptcy Division
P.O. Box 530
Columbus, OH 432160000

Ohio Department of Taxation
Compliance Division
PO Box 182401
Columbus, OH 432182401

Ohio Department of Taxation
Compliance Division
PO Box 182402
Columbus, OH 432182402

Ohio Department of Taxation
PO Box 182401
Columbus, OH 432182401

One Call Lawn Care
PO Box 85
Amlin, OH 430020000

PNC Bank
P.O. Box 94982
Cleveland, OH 441010000

PRA Receivables Management, LLC
As Agent Of Portfolio Recovery Assocs.
POB 41067
NORFOLK, VA 235410000

Portfolio Investments II LLC
c/o Recovery Management Systems
Corporat
25 SE 2nd Avenue Suite 1120
Miami, FL 331311605

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 235410000

Radiology Incorporated
Department L-647
Columbus, OH 432600001

Rebecca L. Daum
Ohio Department of Taxation
PO Box 530
Columbus, OH 432160530

Recovery Management Systems
Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 331311605

Recovery Management Systems
Corporation
For GE Money Bank
25 SE 2nd Ave., Ste. 1120
Miami, FL 331310000

Rossman & Co.
3592 Corporate Dr., Ste. 10
Columbus, OH 432310000

South Central Power Co.
PO Box 250
Lancaster, OH 431300000

State Farm Bank FSB
Attn: BBC Bankruptcy
PO Box 2328
Bloomington, IL 617022328

State Farm Financial Services
Attn: Loan Servicing
PO Box 5961
Madison, WI 537050000

United Collection Bureau, Inc.
PO Box 165009
Columbus, OH 432165009

Washington Mutual/Provident
Attn: Bankruptcy Dept
PO Box 10467
Greenville, SC 296030000

Wells Fargo Bank
PO Box 5445
Portland, OR 972280000

Wells Fargo Bank, NA
c/o Manley, Deas, Kochalski LLC.
P.O. Box 165028
Columbus, OH 432165028

Wells Fargo Home Mortgage
Attn: Bankruptcy Dept. MACX7801-03K
3476 Stateview Blvd.
Fort Mill, SC 297150000

Wells fargo Bank, NA
One Home Campus
MAC X2501-01F
Des Moines, IA 503280001

eCAST Settlement Corporation assignee of
Cap
One Bank
POB 35480
Newark, NJ 071935480

eCAST Settlement Corporation assignee of
Cha
Bank USA NA successor by merger to
Washington Mutual
POB 35480
Newark, NJ 071935480

eCAST Settlement Corporation assignee of
Wel
Fargo Card Services
POB 35480
Newark, NJ 071935480

eCast Settlement Corporation
PO Box 35480
Newark, NJ 071935480

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Juanita J Smith
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